

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-20167-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph V. Kozak
21 Manhattan Drive
Unit 71
Brick, NJ 08723

Kimberly A. Golden-Kozak
21 Manhattan Drive
Unit 71
Brick, NJ 08723

Social Security No.:

xxx-xx-3333

xxx-xx-7647

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/11/25
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: May 16, 2025
JAN: mmf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Joseph V. Kozak
Kimberly A. Golden-Kozak
Debtors

Case No. 24-20167-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: May 16, 2025

Form ID: 132

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph V. Kozak, Kimberly A. Golden-Kozak, 21 Manhattan Drive, Unit 71, Brick, NJ 08723-1806
520447960	+ Drum Point Village West, Association, P.O. Box 4646, Longview, TX 75606-4646
520447947	New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719
520422799	+ Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606
520447948	+ Ocean Medical Center, 425 Jack Martin Blvd., Brick, NJ 08724-7732

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 16 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: sbse.cio.bnc.mail@irs.gov	May 16 2025 20:51:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
520422787	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 16 2025 20:50:08	Bestegg, Po Box 42912, Philadelphia, PA 19101-2912
520436534	Email/Text: ebnnotifications@creditacceptance.com	May 16 2025 20:50:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034
520437945	Email/Text: BKPT@cfna.com	May 16 2025 20:50:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
520422788	+ Email/Text: BKPT@cfna.com	May 16 2025 20:50:00	Crdt First, Pob 81315, Cleveland, OH 44181-0315
520422789	+ Email/Text: ebnnotifications@creditacceptance.com	May 16 2025 20:50:00	Creditacpt, Po Box 5070, Southfield, MI 48086-5070
520422790	+ Email/Text: mrdiscen@discover.com	May 16 2025 20:50:00	Discoverbank, Po Box 30939, Salt Lake City, UT 84130-0939
520422791	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 16 2025 21:04:36	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520483950	Email/Text: JCAP_BNC_Notices@jcap.com	May 16 2025 20:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520447945	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 16 2025 20:51:00	Jersey Central Power & Light, P.O. Box 16001, Reading, PA 19612-6001
520422793	^ MEBN	May 16 2025 20:50:42	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520486447	Email/PDF: resurgentbknotifications@resurgent.com		

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		May 16 2025 21:15:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520422794	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:04:37	Lvnv Funding, C/o Resurgent Capital Services, Greenville, SC 29602
520444315	Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 20:50:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520452157	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 16 2025 20:50:08	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520422795	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 20:50:08	Merrick Bk, Po Box 9201, Old Bethpage, NY 11804-9001
520422796	+ Email/Text: bankruptcydpt@mcmcg.com	May 16 2025 20:51:00	Midland Cred, 320 East Big Beaver, Troy, MI 48083-1271
520479900	+ Email/Text: bankruptcydpt@mcmcg.com	May 16 2025 20:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520422797	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 16 2025 20:49:44	Midland Mtg, Pob 268959, Oklahoma City, OK 73126-8959
520447946	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2025 20:51:00	Modell SMVP, P.O. Box 182120, Columbus, OH 43218-2120
520616247	+ Email/Text: BankruptcyNotices@njresources.com	May 16 2025 20:51:00	New Jersey Natural Gas Company, 1415 Wyckoff Road, Wall, NJ 07727-3940
520474537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 21:04:56	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520422800	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 21:04:58	Portfolio Rc, 120 Corporate Boulevard, Norfolk, VA 23502
520480937	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 21:15:48	Portfolio Recovery Associates, LLC, c/o ULTA, POB 41067, Norfolk, VA 23541
520481028	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 21:05:00	Portfolio Recovery Associates, LLC, c/o VICTORIAS SECRET, POB 41067, Norfolk, VA 23541
520447952	Email/Text: signed.order@pfwattorneys.com	May 16 2025 20:50:00	Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
520447950	Email/PDF: ais.fpc.ebn@aisinfo.com	May 16 2025 21:15:47	Premier Bank, 601 Minnesota Avenue, Sioux Falls, SD 57104
520473019	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 20:51:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
520449797	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:04:47	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520531667	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:05:26	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603, Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520531666	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:04:37	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
520422798	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 16 2025 20:50:00	NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
520543414	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 16 2025 20:50:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
520422801	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 21:04:30	Syncb/hsn, Po Box 71740, Philadelphia, PA 19176-1740
520444214	Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 16 2025 21:04:32	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New

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520447951	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2025 20:51:00	York, NY 10278
520422802	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 16 2025 20:51:00	Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
			Westlake Fin, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520422792	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
George E Veitengruber, III	on behalf of Debtor Joseph V. Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Joint Debtor Kimberly A. Golden-Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7